

REMARKS

Restriction/Elections

In the Office Action dated January 16, 2007, restriction to one of the following inventions was requested under 35 U.S.C. 121:

Group I: Claims 1-4, 6-8, 10-12, 17 and 18, drawn toward a secure transaction.

Group II: Claims 13-14, drawn to a system for a secured transaction.

Applicants hereby elect, without traverse, Group I (Claims 1-4, 6-8, 10-12, 17 and 18) drawn toward a secure transaction. Claims 13-14 are therefore withdrawn.

Applicants expressly reserve the right to the withdrawn, non-elected subject matter including the right to file one or more continuation and/or divisional applications to that subject matter, as now embraced in non-elected Claims 13-14.

Attorney Docket No. 80-20703768
Application No. 10/687,721
Amendments in Response to Restriction Requirement of July 26, 2006

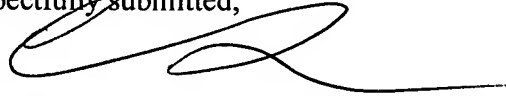
Conclusion

Claims 1-4, 6-8, 10-12, 17 and 18 are now pending and believed to be in proper form for allowance

The Commissioner is authorized to charge the fees required in connection with this submission to Deposit Account No. 50-0521.

Date: September 26, 2007

Respectfully submitted,



Eric Lerner
Reg. No. 46,054

Customer No. 27383
Clifford Chance US LLP
31 West 52nd Street
New York, NY 10019
Telephone: (212) 878-8232